

FOSS DONALD A  
Form 4/A  
November 12, 2010

**FORM 4** UNITED STATES SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

OMB APPROVAL

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Check this box if no longer subject to Section 16. Form 4 or Form 5 obligations may continue. See Instruction 1(b).

**STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES**

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934, Section 17(a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Responses)

1. Name and Address of Reporting Person \*  
FOSS DONALD A

2. Issuer Name and Ticker or Trading Symbol  
CREDIT ACCEPTANCE CORP  
[CACC]

5. Relationship of Reporting Person(s) to Issuer

(Check all applicable)

(Last) (First) (Middle)

3. Date of Earliest Transaction  
(Month/Day/Year)  
10/09/2002

Director  10% Owner  
 Officer (give title below)  Other (specify below)  
Chairman

25505 WEST TWELVE MILE ROAD

(Street)

4. If Amendment, Date Original Filed(Month/Day/Year)  
09/16/2010

6. Individual or Joint/Group Filing(Check Applicable Line)  
 Form filed by One Reporting Person  
 Form filed by More than One Reporting Person

SOUTHFIELD, MI 48034

(City) (State) (Zip)

**Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned**

| 1. Title of Security (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transaction Code (Instr. 8) | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | 7. Nature of Ownership (Instr. 4) |   |                        |
|---------------------------------|--------------------------------------|--|--------------------------------|---|---|--|-----------------------------------|---|------------------------|
|                                 |                                      |  | Code                           | V   | Amount or Price   |  |                                   |   |                        |
| Common Stock                    | 10/09/2002                           |  | J <sup>(1)</sup>               |   | 16,200  | A  | \$ 16,200 <sup>(1)</sup>          | I | By wife <sup>(1)</sup> |
| Common Stock                    | 12/09/2002                           |  | P                              |   | 1,000   | A  | \$ 7.1 17,200 <sup>(2)</sup>      | I | By wife <sup>(2)</sup> |
| Common Stock                    | 07/23/2010                           |  | S                              |   | 3,254   | D  | \$ 50 13,946 <sup>(3)</sup>       | I | By wife <sup>(3)</sup> |
| Common Stock                    | 09/14/2010                           |  | S                              |   | 13,946  | D  | \$ 60 0 <sup>(4)</sup>            | I | By wife <sup>(4)</sup> |
| Common Stock                    |                                      |  |                                |   |   |  | 4,766,188 <sup>(5)</sup>          | D |                        |

|              |                          |   |                                    |
|--------------|--------------------------|---|------------------------------------|
| Common Stock | 5,097,309 <sup>(6)</sup> | I | By ex-wife's trust <sup>(6)</sup>  |
| Common Stock | 2,776,086 <sup>(7)</sup> | I | By daughter's trust <sup>(7)</sup> |

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

**Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.**

SEC 1474  
(9-02)

**Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned**  
(e.g., puts, calls, warrants, options, convertible securities)

| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transaction Code (Instr. 8) | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5) | 6. Date Exercisable and Expiration Date (Month/Day/Year) | 7. Title and Amount of Underlying Securities (Instr. 3 and 4) | 8. Price of Derivative Security (Instr. 5) | 9. Number of Derivative Securities Owned Beneficially (Instr. 5) |
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--|--|
|--|--|--------------------------------------|--|--------------------------------|---|--|---|--|--|

## Reporting Owners

| Reporting Owner Name / Address                                       | Relationships |           |          |       |
|--|---------------|-----------|----------|-------|
|  | Director      | 10% Owner | Officer  | Other |
| FOSS DONALD A<br>25505 WEST TWELVE MILE ROAD<br>SOUTHFIELD, MI 48034 | X             | X         | Chairman |       |

## Signatures

/s/ Donald A. Foss 11/12/2010

\*\*Signature of Reporting Person

Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) These shares were held by Mr. Foss' wife on the date of Mr. Foss' marriage on October 9, 2002 and were not previously reported.
- (2) This acquisition of shares of Common Stock by Mr. Foss' wife was not previously reported.
- (3) This transaction was mistakenly omitted from Mr. Foss' Form 4 filed July 27, 2010, and was not accounted for in Mr. Foss' two Forms 4 filed since that date.
- (4) This transaction was mistakenly reported as sale of shares held directly by Mr. Foss. The shares were held indirectly by Mr. Foss' wife. As of September 14, 2010, Mr. Foss' wife held 0 shares of Common Stock directly.  
  
The shares held by Mr. Foss in the Form 4 filed on May 27, 2010 were mistakenly over-reported by 1 share of Common Stock. The
- (5) shares sold by Mr. Foss in the Form 4 filed on July 27, 2010 were mistakenly under-reported by 2 shares of Common Stock. As of September 14, 2010, Mr. Foss owned 4,766,188 shares of Common Stock.  
  
The shares held indirectly by Mr. Foss through his ex-wife's trust in the Form 4 filed on May 27, 2010 were mistakenly over-reported by
- (6) 836 shares of Common Stock. The shares sold that were held indirectly by Mr. Foss through his ex-wife's trust in the Form 4 filed on July 27, 2010 were mistakenly under-reported by 4 shares of Common Stock. As of September 14, 2010, Mr. Foss indirectly owned 5,097,309 shares of Common Stock through his ex-wife's trust.  
  
The shares sold that were held indirectly by Mr. Foss through his daughter's trust in the Form 4 filed on July 27, 2010 were mistakenly
- (7) under-reported by 101 shares of Common Stock. As of September 14, 2010, Mr. Foss indirectly owned 2,776,086 shares of Common Stock through his daughter's trust.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.